

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53339

Morton & Craig LLC

William E. Craig, Esquire

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Credit Acceptance Corporation

In Re:

RUTH I. BAEZ



Order Filed on September 26, 2022

by Clerk

U.S. Bankruptcy Court

District of New Jersey

Case No. 22-13330

Adv. No.

Hearing Date: 9-6-22

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: September 26, 2022

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Ruth I. Baez

Case No: 22-13330

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Thomas G. Egner, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Credit Acceptance Corporation (“Credit Acceptance”) is the holder of a first purchase money security interest encumbering a 2015 Nissan Pathfinder bearing vehicle identification number 5N1AR2MM8FC632802.**
- 2. That the Debtor’s account has arrears through September 2022 in the amount of \$3,808.44.**
- 3. That the Debtor is to cure the arrearage set forth in paragraph two (2) above as follows:**
 - a. The Debtor is to make a payment of \$434.87 to Credit Acceptance by September 6, 2022 or Credit Acceptance shall be entitled to stay relief upon filing a Certification with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
 - b. Following the payment set forth in paragraph 3(a) above, the Debtor is to cure the remaining arrears by making her regular monthly payment of \$434.87 plus an additional \$562.26 (total payment of \$997.13) for the months of October 2022 through March 2023.**

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Debtor: Ruth I. Baez

Case No: 22-13330

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and stay relief under certain circumstances

- 4. That commencing October 2022, if the Debtor fails to make any payment to Credit Acceptance within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Credit Acceptance Corporation must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Credit Acceptance shall be entitled to stay relief upon filing a certification that insurance has lapsed with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 6. That the Debtor is to pay a counsel fee of \$538.00 to Credit Acceptance Corporation through her Chapter 13 plan.**

In re:
Ruth I Baez
Debtor

Case No. 22-13330-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 26, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2022:

Recip ID	Recipient Name and Address
db	+ Ruth I Baez, 56 W. Center Ave., Maple Shade, NJ 08052-2835

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Creditor Triple J's LLC andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Thomas G. Egner	on behalf of Debtor Ruth I Baez tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

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Date Rcvd: Sep 26, 2022

Form ID: pdf903

Total Noticed: 1

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 6